

Walter O'Cheskey
Standing Chapter 13 Trustee
6308 Iola Avenue
Lubbock, TX 79424
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**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE NOTHERN DISTRICT OF TEXAS
ABILENE DIVISION**

**IN RE:
KATIE MARIE GRAHAM**

CASE NO. 12-10243 - RLJ -13

Hearing Date: 11/28/2012

DEBTOR(S)

Hearing Time: 11:00 AM

TRUSTEE'S OBJECTION TO CONFIRMATION OF PLAN

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

COMES NOW WALTER O'CHESKEY, Standing Chapter 13 Trustee (hereinafter referred to as Trustee), and files this Objection to Confirmation in opposition to confirmation of Debtors' Chapter 13 Plan and Motion for Valuation filed herein by the above debtor(s), and would respectfully show the Bankruptcy court:

- 1 Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on 8/16/2012.
- 2 Debtor(s) are below median income per 11 U.S.C. Sec. 1325 (b)(4).
- 3 Trustee alleges the Schedule I for Ms. Graham fails to include the \$600 monthly rent income.
- 4 Trustee alleges the expenses in Schedule J are excessive in a less than 100% Plan. Trustee alleges the excessive expenses lower the available monthly disposable income at the expense of the unsecured creditor class.
- 5 Trustee is unable to verify all available monthly disposable income is being committed to the Plan and objects to confirmation in accordance with 11 U.S.C. 1325 (b)(1)(B).

WHEREFORE, the Trustee prays that the Bankruptcy Court deny Confirmation of the Debtor(s) Chapter 13 Plan and Motion for Valuation and for such other relief to which this bankruptcy estate may be justly entitled.

Date: 11/20/2012

Respectfully submitted,
/s/ Walter O'Cheskey
6308 Iola Avenue
Lubbock, TX 79424

CERTIFICATE OF SERVICE

I hereby certify that a true and correct copy of the foregoing Trustee's Objection to Confirmation was this date served on the following parties at the addresses listed below by electronic service or by U.S. First Class Mail:

Debtor(s) Attorney
MONTE J WHITE & ASSOCIATES PC
ATTORNEY AT LAW ABILENE
402 CYPRESS SUITE 310
ABILENE TX 79601-0000

Debtor(s)
KATIE MARIE GRAHAM

PO BOX 613

ROSCOE TX 79545

Date: 11/20/2012

/s/ Walter O'Cheskey
Office of the Standing Trustee

KATIE MARIE GRAHAM
PO BOX 613
ROSCOE TX 79545